

EXHIBIT A



<<Return Mail Address>>

<<Name 1>> <<Name 2>>

<<Address 1>>

<<Address 2>>

<<City>>, <<State>> <<Zip>>

<<Country>>

<<Date>>

Dear <<Name 1>> <<Name 2>>:

JFS Wealth Advisors, LLC. ("JFS") writes to inform you of an incident that affects the confidentiality of some of your information. Although we have no indication of identity theft or fraud in relation to this incident, we are providing you with information about what happened, our response, and additional measures you can take to help protect your information, should you wish to do so.

What Happened? On August 19, 2025, we identified suspicious activity in a corporate email account. We promptly secured the impacted email account and undertook an extensive investigation, with the assistance of cybersecurity specialists, to determine the nature and scope of the activity. The investigation subsequently determined that certain email messages within the account were viewed by an unknown actor between July 30, 2025 and August 19, 2025.

We conducted a comprehensive review of the affected email messages with the assistance of third-party data review specialists, to determine what information was contained within them and to whom the information relates. We received the results of this review on September 30, 2025, and have worked since this time to validate the information at issue and provide an accurate notice to you.

What Information Was Involved? Your name and Social Security number were present within the affected email messages.

What We Are Doing. We take this incident and the security of information in our care seriously. Upon learning of the incident, we moved quickly to investigate and respond, confirm the security of our environment, and determine what information was impacted. As part of our ongoing commitment to information security, we have reviewed our existing policies and procedures, enhanced certain administrative and technical controls, and provided additional security training to reduce the likelihood of a similar future event. As an added precaution, we are offering complimentary credit monitoring and identity restoration services to you for 24 months through IDX. The enrollment instructions are included on the following page of this letter.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft by reviewing account statements and credit reports for unusual activity and to detect errors, and to report any suspicious activity to your financial institutions. We also encourage you to review the information contained in the enclosed *Steps You Can Take to Help Protect Personal Information*. In addition, we encourage you to enroll in the complimentary credit monitoring services we are making available to you.

For More Information. If you have any questions or would like additional information, you may reach out to our Chief Compliance Officer, August Santillo, Jr., at 877-745-1700 (toll-free) or asantillo@jfswa.com. You may also write to us at 1479 N. Hermitage Road, Hermitage, PA 16148.

We apologize for any concern this incident may cause you, and remain committed to the privacy and security of the information in our care.

1479 N. HERMITAGE ROAD, HERMITAGE, PA 16148 • 1.877.745.1700

WWW.JFSWA.COM

Sincerely,

JFS Wealth Advisors, LLC.

STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

Enroll in Monitoring Services

IDX Identity enrollments will include two-year enrollments into the following services:

SINGLE BUREAU CREDIT MONITORING - Monitoring of credit bureau for changes to the member's credit file such as new credit inquiries, new accounts opened, delinquent payments, improvements in the member's credit report, bankruptcies, court judgments and tax liens, new addresses, new employers, and other activities that affect the member's credit record.

CYBERSCAN™ - Dark Web monitoring of underground websites, chat rooms, and malware, 24/7, to identify trading or selling of personal information like SSNs, bank accounts, email addresses, medical ID numbers, driver's license numbers, passport numbers, credit and debit cards, phone numbers, and other unique identifiers.

IDENTITY THEFT INSURANCE - Identity theft insurance will reimburse members for expenses associated with restoring their identity should they become a victim of identity theft. If a member's identity is compromised, the policy provides coverage for up to \$1,000,000, with no deductible, from an A.M. Best "A-rated" carrier. Coverage is subject to the terms, limits, and/or exclusions of the policy.

FULLY-MANAGED IDENTITY RECOVERY - ID Experts' fully-managed recovery service provides restoration for identity theft issues such as (but not limited to): account creation, criminal identity theft, medical identity theft, account takeover, rental application, tax fraud, benefits fraud, and utility creation. This service includes a complete triage process for affected individuals who report suspicious activity, a personally assigned IDCare Specialist to fully manage restoration of each case, and expert guidance for those with questions about identity theft and protective measures.

1. Website and Enrollment. Go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code: [JFS to insert one unique code here]. You may also call **1-800-939-4170** (toll-free) to enroll.

2. Activate the credit monitoring provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, call **1-800-939-4170** (toll-free) and IDX will be able to assist you.

Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order a free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their credit report.

Consumers have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a "credit freeze" on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer's express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in a consumer's name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of

credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all of the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver's license or ID card, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if they are a victim of identity theft.

Should consumers wish to place a credit freeze or fraud alert, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/data-breach-help
1-888-298-0045	1-888-397-3742	1-833-799-5355
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion, P.O. Box 160, Woodlyn, PA 19094

Additional Information

Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect their personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or their state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. Consumers can obtain further information on how to file such a complaint by way of the contact information listed above. Consumers have the right to file a police report if they ever experience identity theft or fraud and request a copy of the report. Please note that in order to file a report with law enforcement for identity theft, consumers will likely need to provide some proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and the relevant state Attorney General.